

In re:  
Konstantinos Tzumakaris  
Katherine Tzumakaris  
Debtors

Case No. 18-11031-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 27, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Konstantinos Tzumakaris, Katherine Tzumakaris, 2500 Park Lane, Broomall, PA 19008-2204
14169150	+ 20 Cap Fund I, LLC, c/o Law Offices of Damian G Waldman PA, P O Box 5162, Largo, Florida 33779-5162
14524858	+ FCI Lender Services, 4636 Park Blvd., San Diego, CA 92116-2629
14200569	+ JPMorgan Chase Bank, c/o Kevin S. Frankel, Esquire, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14056842	+ Jessica N. Manis, Esquire, Stein & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14082011	+ NPL Capital LLC, 228 Park Avenue S 28282, New York, NY 10003-1502
14056845	+ NPL Capitol, LLC, c/o Christopher M. McMonagle, Esquire, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
14561111	+ Towd Point Mortgage Trust 2020-4, U.S. Bank National Association., c/o Rebecca Solarz, Esq., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 28 2023 00:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14089625	+ Email/Text: g20956@att.com	Mar 28 2023 00:03:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14056838	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 28 2023 00:05:35	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14095231	Email/PDF: bncnotices@becket-lee.com	Mar 28 2023 00:15:57	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14056839	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 28 2023 00:05:32	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14092440	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 28 2023 00:03:00	Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
14056840	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 28 2023 00:05:35	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
14056841	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 28 2023 00:05:35	Chase Mortgage, Attn: Case Research & Bankruptcy, Po Box 24696, Columbus, OH 43224
14089786	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 28 2023 00:05:35	JPMorgan Chase Bank, N.A., National Bankruptcy

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			Department, P.O. Box 901032, Ft. Worth TX 76101-2032
14094102	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 28 2023 00:05:31	JPMorgan Chase Bank, NA, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14056843	+ Email/Text: EBNBKNOT@ford.com	Mar 28 2023 00:03:00	Kia Motors Finance Co, Po Box 20825, Fountain Valley, CA 92728-0825
14056844	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 28 2023 00:03:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14096181	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2023 00:05:32	LVNV Funding, LLC its successors and assigns as, assignee of Chase Bank USA, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14096180	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2023 00:05:36	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14081872	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2023 00:03:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14085593	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 28 2023 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14563218	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 28 2023 00:03:00	Towd Point Mortgage Trust 2020-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14560830	^ MEBN	Mar 27 2023 23:54:55	Towd Point Mortgage Trust 2020-4, U.S. Bank Nation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14273959	##+	Eugene J. Malady, LLC, 211 N. Olive Street, Suite 1, Media, PA 19063-2835

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2023 at the address(es) listed below:

District/off: 0313-2

User: admin

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Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor JPMorgan Chase Bank National Association amps@manleydeas.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Towd Point Mortgage Trust 2020-4 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor SELECT PORTFOLIO SERVICING INC. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTOPHER M. MCMONAGLE	on behalf of Defendant NPL Capital LLC cmcmmonagle@timoneyknox.com, bkecf@sterneisenberg.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor NPL Capital LLC cmcmmonagle@timoneyknox.com, bkecf@sterneisenberg.com
CHRISTOPHER R. MOMJIAN	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue crmomjian@attorneygeneral.gov
EUGENE J. MALADY	on behalf of Debtor Konstantinos Tzumakaris kjones@ejmcounselors.com emalady@ejmcounselors.com
EUGENE J. MALADY	on behalf of Plaintiff Katherine Tzumakaris kjones@ejmcounselors.com emalady@ejmcounselors.com
EUGENE J. MALADY	on behalf of Joint Debtor Katherine Tzumakaris kjones@ejmcounselors.com emalady@ejmcounselors.com
EUGENE J. MALADY	on behalf of Plaintiff Konstantinos Tzumakaris kjones@ejmcounselors.com emalady@ejmcounselors.com
KATHRYN MARY WAKEFIELD	on behalf of Creditor 20 Cap Fund I LLC kathryn@dwaldmanlaw.com
KEVIN S. FRANKEL	on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Towd Point Mortgage Trust 2020-4 U.S. Bank National Association, as Indenture Trustee mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD MILLER	on behalf of Defendant NPL Capital LLC william.miller@padgettlawgroup.com, bankruptcy@friedmanvartolo.com

TOTAL: 16

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Konstantinos Tzumakaris and  
Katherine Tzumakaris

Debtor(s)

Case No: 18-11031-amc

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 3/27/23